

**From:** Sharon Wenzling <SWenzling@newwindsorbank.com> on 01/28/2004 12:41:08 PM  
**Subject:** Truth in Lending

I work for a New Windsor State Bank which is a small Community Bank in Carroll County Maryland. The changes that are pending would definitely create a financial hardship with all the additional changes to the disclosures. We would have to pay a consultant to develop new disclosures and then have all new forms printed. I do not understand the need for the changes in the first place, since there have been no major problems for customers with the disclosures that are in place now. This could actually be less helpful to the customers. I believe it would open the way for far more lawsuits and the only people that will be helped by this change would be the attorneys not the customers.

Thank you for your time and consideration to the problems and concerns of Small Community Bank.

Sincerely,  
Sharon Wenzling  
Vice President Retail Lending